

## REMARKS

This application has been reviewed in light of the Office Action dated June 4, 2007. Claims 30-53 are presented for examination, of which Claims 30, 38, and 46 are in independent form. Claims 30, 38, and 46 have been amended to define Applicants' invention more clearly.

The Office Action states that Claims 30-53 are rejected under § 103(a) as being unpatentable over U.S. Patent Application Publication No. 2001/0049632 (*Rigole*) in view of U.S. Patent No. 5,842,178 (*Giovannoli*). Applicants submit that amended independent Claims 30, 38, and 46, together with the claims dependent therefrom, are patentably distinct from the cited prior art for at least the following reasons.

Amended independent Claim 30 recites “enrolling the user with the plurality of RFQ providers using the information related to the user, prior to receiving any quotes from the plurality of RFQ providers.” Support for this amendment can found in at least paragraphs 24 and 27-28 of the specification as originally filed. Nothing has been found in either *Rigole* or *Giovannoli* to teach or suggest “enrolling the user with the plurality of RFQ providers...**prior to receiving any quotes**” (emphasis added), as recited by Claim 30.

The Office Action cited page 8, paragraph 74 and Figure 3 and page 5, paragraph 48 of *Rigole* as teaching the feature of “enrolling the user with the plurality of RFQ providers” (see Office Action page 3, lines 10-11). Applicants respectfully disagree with this characterization of *Rigole*. These cited portions of *Rigole* (and *Rigole*'s disclosure as a whole) appear to be concerned with comparing the programs or services offered by a set of service providers and then enrolling the user in one or more of the programs or services that best meets the user's criteria. Hence, *Rigole* only enrolls the user with one service provider or a subset of

service providers but not the plurality of service providers. Furthermore, the only enrollment in *Rigole* occurs after retrieving offers for programs and services from the plurality of service providers. In stark contrast, Claim 30 recites “enrolling the user with **the plurality of RFQ providers...prior to receiving any quotes** from the plurality of RFQ providers” (emphasis added). *Rigole* lacks these claim features.

*Giovannoli* fails to cure the deficiencies identified above with regard to *Rigole*. In particular, nothing has been found in *Giovannoli* to teach or suggest “enrolling the user with the plurality of RFQ providers...prior to receiving any quotes,” as recited by Claim 30.

Accordingly, Applicants submit that Claim 30 is allowable over *Rigole* and *Giovannoli*, taken separately or in any permissible combination, if any, and respectfully request withdrawal of the rejection under 35 U.S.C § 103(a).

Independent Claims 38 and 46 include features similar to that discussed above with respect to claim 30. Therefore, those claims also are believed to be patentable for at least the same reasons as discussed above.

The other rejected claims in this application depend from one or another of the independent claims discussed above and, therefore, are submitted to be patentable for at least the same reasons. Because each dependent claim also is deemed to define an additional aspect of the invention, individual reconsideration of the patentability of each claim on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and early passage to issue of the present application.

Applicants' undersigned attorney may be reached in our New York Office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

Respectfully submitted,

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